

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: JOSEPH M. PANIGALL &)
SHEILA A. PANIGALL) Case No. 18-24599-CMB
)
) Chapter 13
Debtor(s).)
_____ X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated 9/22/20 _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$3560 to \$3923 per month.

effective 10/22; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 169) is treated as resolved by this Order.
 - The PPFNs filed by Santander Bank NA on 6-11-2020, 2-3-2021, and 6-15-2021 for \$126, \$207, and \$207 respectively shall be paid through the plan as no objection had been filed

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

3rd October
SO ORDERED, this ____ day of _____, 2022


United States Bankruptcy Judge ~~dmk~~

Stipulated by:

/s/ Abagale Steidl
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
10/3/22 3:10 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Joseph M. Panigall
Sheila A. Panigall
Debtors

Case No. 18-24599-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 03, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph M. Panigall, Sheila A. Panigall, 518 Salisbury Drive, Greensburg, PA 15601-6039
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, 33 S. Seventh Street, Allentown, PA 18101-2436
14956165	+ Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956169	+ Latrobe Federal Credit Union, 1812 Ligonier Street, Latrobe, PA 15650-2917
14956170	Ligonier Country Club, Rt 711 South, Country Club Road, Ligonier, PA 15658
14956178	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14989766	Wilmington Savings Fund Society d/b/a/ Christiana, C/O Select Portfolio Servicing, P.O Box 6525, Salt Lake City, UT 84165-0250

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 04 2022 01:38:48	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncnotifications@pheaa.org	Oct 04 2022 01:36:00	PHEAA, 1200 N 7th Street, Harrisburg, PA 17102-1444
14956141	+ Email/Text: bncnotifications@pheaa.org	Oct 04 2022 01:36:00	AES/PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
14956142	+ Email/Text: bncnotifications@pheaa.org	Oct 04 2022 01:36:00	Aes/pheaa, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14956144	+ Email/Text: ally@ebn.phinsolutions.com	Oct 04 2022 01:36:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14961393	Email/Text: ally@ebn.phinsolutions.com	Oct 04 2022 01:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14956143	+ Email/Text: ally@ebn.phinsolutions.com	Oct 04 2022 01:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14956145	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14956146	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14969568	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14988848	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14956148	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Capital One Na, Attn: General

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Case Number	Action	From	Date/Time	To
14956147	+	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2022 02:39:42	Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14978284		Email/PDF: bncnotices@becket-lee.com	Oct 04 2022 01:40:17	Capital One Na, Po Box 26625, Richmond, VA 23261-6625
15291681	+	Email/Text: bankruptcy@clearviewfcu.org	Oct 04 2022 01:36:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14956149	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
14956150	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14956151	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956152		Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Capital Bank/HSN, Po Box 182120, Columbus, OH 43218-2120
14956154	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14956153	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2022 01:36:00	Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14956157	+	Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2022 01:38:48	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
14956156	+	Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2022 01:39:31	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14956161		Email/Text: SAABankruptcy@fcbanking.com	Oct 04 2022 01:36:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14956158	+	Email/Text: bnc-bluestem@quantum3group.com	Oct 04 2022 01:46:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
14956160	+	Email/Text: SAABankruptcy@fcbanking.com	Oct 04 2022 01:36:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14956162	+	Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 04 2022 01:39:31	First Commonwealth Bank, 601 Philadelphia St, Indiana, PA 15701-3952
14956163	+	Email/PDF: ais.fpc.ebn@aisinfo.com	Oct 04 2022 01:40:14	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14956164		Email/Text: crdept@na.firstsource.com	Oct 04 2022 01:46:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14956159		Email/Text: bnc-bluestem@quantum3group.com	Oct 04 2022 01:46:00	First Source Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
14968549		Email/Text: JCAP_BNC_Notices@jcap.com	Oct 04 2022 01:46:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14956167	+	Email/Text: PBNCNotifications@peritussservices.com	Oct 04 2022 01:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14956168	+	Email/Text: PBNCNotifications@peritussservices.com	Oct 04 2022 01:36:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15160134		Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2022 01:40:20	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14966102		Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2022 01:39:37	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14956171	+	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2022 01:38:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14956173	+	Email/PDF: resurgentbknotifications@resurgent.com		LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269

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		Oct 04 2022 01:39:35	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14972583	Email/PDF: cbp@onemainfinancial.com	Oct 04 2022 01:38:46	ONEMAIN, PO BOX 3251, EVANSVILLE, IN, 47731-3251
14956176	+ Email/PDF: cbp@onemainfinancial.com	Oct 04 2022 01:38:47	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14956175	+ Email/PDF: cbp@onemainfinancial.com	Oct 04 2022 01:40:09	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14971905	+ Email/Text: bncnotifications@phea.org	Oct 04 2022 01:36:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14956179	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2022 01:40:16	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14985934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2022 01:38:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14957422	+ Email/PDF: rmscedi@recoverycorp.com	Oct 04 2022 01:39:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14956177	Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:43:24	Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
14976738	+ Email/Text: ebnpeoples@grblaw.com	Oct 04 2022 01:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14956180	+ Email/PDF: rmscedi@recoverycorp.com	Oct 04 2022 01:39:33	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14967519	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 04 2022 01:46:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14985616	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2022 01:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14985615	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2022 01:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14990591	+ Email/Text: bncmail@w-legal.com	Oct 04 2022 01:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14956181	+ Email/Text: DeftBkr@santander.us	Oct 04 2022 01:36:00	Santander Bank, 450 Penn St, Reading, PA 19602-1011
14956182	+ Email/Text: DeftBkr@santander.us	Oct 04 2022 01:36:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
14989949	+ Email/Text: DeftBkr@santander.us	Oct 04 2022 01:36:00	Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
14956184	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 04 2022 01:46:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14956183	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 04 2022 01:46:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
14956186	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:43:26	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14956185	+ Email/PDF: gecsed@recoverycorp.com	Oct 04 2022 09:43:26	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
14983968	Email/PDF: ebn_ais@aisinfo.com	Oct 04 2022 01:38:49	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14956187	Email/Text: bankruptcy@firstenergycorp.com	Oct 04 2022 01:36:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687

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14986301 + Email/Text: bankruptcy@firstenergycorp.com

Oct 04 2022 01:36:00

West Penn Power, 5001 NASA Blvd, Fairmont,
WV 26554-8248

14989768 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Oct 04 2022 01:46:00

Wilmington Savings Fund, et. al, C/O Select
Portfolio Servicing, P.O. Box 65250, Salt Lake
City, UT 84165-0250

TOTAL: 62

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14956166	*+	Hempfield Township Tax Collector, 938 Saint Clair Way, Greensburg, PA 15601-3550
14956172	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
14956174	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14956155	##+	Consumer Capital Advocates, 3221 NW 10th Terrace, Suite 502, Fort Lauderdale, FL 33309-5942

TOTAL: 2 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter E. Meltzer	

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on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8